

**Information to identify the case:**

|   |                                  |  |
|---|----------------------------------|--|
| Debtor 1  | Daisy Ortiz                      | Social Security number or ITIN xxx-xx-4042 |
|   | First Name Middle Name Last Name | EIN _____                                  |
| Debtor 2<br>(Spouse, if filing)                       | First Name Middle Name Last Name | Social Security number or ITIN _____       |
|   |                                  | EIN _____                                  |
| United States Bankruptcy Court District of New Jersey |                                  |  |
| Case number: 19-14808-VFP                             |                                  |  |

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Daisy Ortiz  
aka Daisy Jordan

5/20/22

**By the court:** Vincent F. Papalia  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**  
This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**  
Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Daisy Ortiz  
Debtor

Case No. 19-14808-VFP  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin

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Date Rcvd: May 20, 2022

Form ID: 318

Total Noticed: 51

The following symbols are used throughout this certificate:

**Symbol** **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ## Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 22, 2022:**

| <b>Recip ID</b> | <b>Recipient Name and Address</b>   |
|-----------------|---|
| db              | Daisy Ortiz, Harrison Avenue, Apartment 3, Harrison, NJ 07029                                       |
| aty             | + Casey M Egger, 446 Morris Avenue, 1st Floor, Springfield, NJ 07081-1194                           |
| r               | + Keller Williams City Life JC, 191 Columbus Drive, Jersey City, NJ 07302-3453                      |
| 518072835       | + AmeriHome Mortgage, 21300 Victory Blvd, Woodland Hills, CA 91367-2525                             |
| 518072838       | + Celentano, Stadtmauer & Walentowics, LLP, 1035 Route 46 East, PO Box 2594, Clifton, NJ 07015-2594 |
| 518072841       | + Hackensack University Medical Center, 60 2nd St -4th Floor, Hackensack, NJ 07601-2000             |
| 518072844       | + Mehling Orthopedics, LLC, 214 State Street - Suite 101, Hackensack, NJ 07601-5521                 |
| 518072855       | + Wf/home Pr, Attn: Bankruptcy, Po Box 51193, Los Angeles, CA 90051-5493                            |
| 518072856       | + Wf/home Pr, Po Box 14517, Des Moines, IA 50306-3517   |

TOTAL: 9

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| <b>Recip ID</b> | <b>Notice Type: Email Address</b>            | <b>Date/Time</b>     | <b>Recipient Name and Address</b>  |
|-----------------|--|----------------------|--|
| smg             | Email/Text: usanj.njbankr@usdoj.gov          | May 20 2022 20:42:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  |
| smg             | + Email/Text: ustpregion03.ne.ecf@usdoj.gov  | May 20 2022 20:42:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| cr              | + EDI: AISACG.COM                            | May 21 2022 00:38:00 | AIS Portfolio Services, LP, Attn: Ally Financial Department, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901            |
| 518238342       | EDI: GMACFS.COM                              | May 21 2022 00:38:00 | Ally Capital, PO Box 130424, Roseville MN 55113-0004   |
| 519255465       | + EDI: AISACG.COM                            | May 21 2022 00:38:00 | Ally Capital, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901                               |
| 518072832       | + EDI: GMACFS.COM                            | May 21 2022 00:38:00 | Ally Financial, Attn: Bankruptcy Dept, Po Box 380901, Bloomington, MN 55438-0901   |
| 518151140       | EDI: GMACFS.COM                              | May 21 2022 00:38:00 | Ally Financial, PO Box 130424, Roseville MN 55113-0004   |
| 518072833       | + EDI: GMACFS.COM                            | May 21 2022 00:38:00 | Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300  |
| 518251670       | + Email/Text: BKelectronicnotices@cenlar.com | May 20 2022 20:41:00 | AmeriHome Mortgage Company, LLC, c/o Cenlar FSB, 425 Phillips Boulevard, Ewing, NJ 08618-1430  |
| 518072837       | EDI: CAPITALONE.COM                          | May 21 2022 00:38:00 | Capital One, 15000 Capital One Dr, Richmond, VA 23238  |
| 518072836       | + EDI: CAPITALONE.COM                        | May 21 2022 00:38:00 | Capital One, Attn: Bankruptcy, Po Box 30285,   |

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| 518136984 | + EDI: AIS.COM                                     | May 21 2022 00:38:00 | Salt Lake City, UT 84130-0285  |
| 518190150 | Email/PDF: bncnotices@becket-lee.com               | May 20 2022 20:46:56 | Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  |
| 518072839 | + EDI: CITICORP.COM                                | May 21 2022 00:38:00 | Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034               |
| 518072840 | + EDI: CITICORP.COM                                | May 21 2022 00:38:00 | Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497   |
| 518072853 | + EDI: CITICORP.COM                                | May 21 2022 00:38:00 | Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040                                 |
| 518072854 | + EDI: CITICORP.COM                                | May 21 2022 00:38:00 | Visa Dept Store National Bank/Macy's, Po Box 8218, Mason, OH 45040   |
| 518246825 | EDI: Q3G.COM                                       | May 21 2022 00:38:00 | Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657                         |
| 518072843 | + Email/Text: PBNCNotifications@perituservices.com | May 20 2022 20:41:00 | Kohls/Capital One, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660  |
| 518072842 | + Email/Text: PBNCNotifications@perituservices.com | May 20 2022 20:41:00 | Kohls/Capital One, Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120   |
| 518579306 | Email/PDF: resurgentbknotifications@resurgent.com  | May 20 2022 20:46:46 | LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587, LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587 |
| 518579305 | Email/PDF: resurgentbknotifications@resurgent.com  | May 20 2022 20:46:46 | LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587  |
| 518072845 | + Email/Text: bankruptcydpt@mcmcg.com              | May 20 2022 20:42:00 | Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2710   |
| 518072846 | + Email/Text: bankruptcydpt@mcmcg.com              | May 20 2022 20:42:00 | Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2710  |
| 518184376 | + Email/Text: bankruptcydpt@mcmcg.com              | May 20 2022 20:42:00 | Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011  |
| 518072848 | EDI: PRA.COM                                       | May 21 2022 00:38:00 | Portfolio Recovery, 120 Corporate Blvd Ste 1, Norfolk, VA 23502  |
| 518247139 | EDI: PRA.COM                                       | May 21 2022 00:38:00 | Portfolio Recovery Associates, LLC, C/O Comenity Capital Bank, POB 41067, Norfolk VA 23541                           |
| 518247115 | EDI: PRA.COM                                       | May 21 2022 00:38:00 | Portfolio Recovery Associates, LLC, c/o Ann Taylor/Loft, POB 41067, Norfolk VA 23541                                 |
| 518247028 | EDI: PRA.COM                                       | May 21 2022 00:38:00 | Portfolio Recovery Associates, LLC, c/o Jc Penney, POB 41067, Norfolk VA 23541                                       |
| 518249728 | EDI: PRA.COM                                       | May 21 2022 00:38:00 | Portfolio Recovery Associates, LLC, c/o Old Navy, POB 41067, Norfolk VA 23541  |
| 518247035 | EDI: PRA.COM                                       | May 21 2022 00:38:00 | Portfolio Recovery Associates, LLC, c/o Sears, POB 41067, Norfolk VA 23541   |
| 518249753 | EDI: PRA.COM                                       | May 21 2022 00:38:00 | Portfolio Recovery Associates, LLC, c/o The Home Depot Consumer, POB 41067, Norfolk VA 23541                         |
| 518246943 | EDI: PRA.COM                                       | May 21 2022 00:38:00 | Portfolio Recovery Associates, LLC, c/o Victorias Secret, POB 41067, Norfolk VA 23541                                |
| 518072847 | + EDI: RECOVERYCORP.COM                            | May 21 2022 00:38:00 | Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021   |

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| 518159702 | + Email/Text: bncmail@w-legal.com | May 20 2022 20:42:00 | SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132 |
| 518539776 | + EDI: RMSC.COM                   | May 21 2022 00:38:00 | Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021      |
| 518073095 | + EDI: RMSC.COM                   | May 21 2022 00:38:00 | Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  |
| 518072849 | + EDI: RMSC.COM                   | May 21 2022 00:38:00 | Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001           |
| 518072850 | + EDI: RMSC.COM                   | May 21 2022 00:38:00 | Synchrony Bank/ JC Penneys, Po Box 965007, Orlando, FL 32896-5007                             |
| 518072851 | + EDI: RMSC.COM                   | May 21 2022 00:38:00 | Synchrony Bank/ Old Navy, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060             |
| 518072852 | + EDI: RMSC.COM                   | May 21 2022 00:38:00 | Synchrony Bank/ Old Navy, Po Box 965005, Orlando, FL 32896-5005                               |
| 518200149 | EDI: WFFC.COM                     | May 21 2022 00:38:00 | Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438                |

TOTAL: 42

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID  | Bypass Reason | Name and Address   |
|-----------|---------------|--|
| cr        | *+            | Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021           |
| 518072834 | ##+           | AmeriHome Mortgage, Attn: Bankruptcy, 21215 Burbank Blvd, 4th Floor, Woodland Hills, CA 91367-7091 |

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 22, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 20, 2022 at the address(es) listed below:

| Name             | Email Address  |
|------------------|--|
| Bruce H Levitt   | on behalf of Debtor Daisy Ortiz blevitt@levittslafkes.com<br>sslafkes@levittslafkes.com;lspcattorneys@gmail.com;hbr69524@notify.bestcase.com;lsbankruptcynotices@gmail.com |
| Denise E. Carlon | on behalf of Creditor AmeriHome Mortgage Company LLC dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com  |
| Jay L. Lubetkin  | jlubetkin@rltlawfirm.com NJ57@ecfcbis.com,lvala@rltlawfirm.com,rgaydos@rltlawfirm.com,mtuohhey@rltlawfirm.com  |

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Rebecca Ann Solarz

on behalf of Creditor AmeriHome Mortgage Company LLC rsolarz@kmllawgroup.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5